to me over the past 15 years, I cannot help but think that is exactly what he has been to me. He has been that steady presence in the midst of it all. As long as he was there, the team was confident things would turn out well, and they always did.

To me, he has been more than a staffer. He has been a colleague, a confidant, and a dear friend.

Kyle once summed up his approach to the job, and I would like to share it because every Senator should be so fortunate as to have a chief of staff who would write such a thing. It is from a letter he left on the chair of my other chief of staff, Billy Piper, the day Billy took Kyle's job in the personal office 7 years ago.

After a brief introduction, here is what Kyle wrote:

Billy . . . while you sit here you are no longer simply Billy Piper. You are Billy Piper, Senator Mitch McConnell's chief of staff. Carry the privileges and responsibilities just as you have throughout your outstanding career—with humility and honor. . . .

Kvle went on:

... it's a constant struggle while balancing the demands on your time to remember your audience: the people of Kentucky, the staff who looks to you for leadership, and Senator McConnell. ... We're only here for a short period of time—and few of us have made it to where you now sit. Do us proud.

He was honored to serve the Senate and his country. Yet, at the end of that service, he knew he had a more important job still. It was the job of husband and father. That is why, to paraphrase Macbeth, nothing became Kyle's service to the Senate more than the leaving of it. His first love was and is his dear wife Carrie and their beautiful daughter Ava and the Senate could not compete with that—as much as it tried to, especially these last few months.

So he has made the right decision, as he usually does. But that does not change the fact that he leaves behind an office and a boss who will miss him terribly.

Kyle, thank you so very much.

RECOGNITION OF THE MAJORITY LEADER

The ACTING PRESIDENT pro tempore. The majority leader is recognized.

TRIBUTE TO KYLE SIMMONS

Mr. REID. Mr. President, there is nothing I can say to assuage the anguish that my friend, the Republican leader, MITCH MCCONNELL, now feels. It is a unique relationship that comes with our staff members, especially someone who has been with us as many years as Kyle has been with Leader MCCONNELL. These people become part of us. As we can see, Kyle Simmons has become part of MITCH MCCONNELL.

My dealings with Kyle Simmons are meetings that are held in my office or in Senator McConnell's office, and if there were a way to describe my dealings with Kyle Simmons, it would be to go to the dictionary, under the Hs, and go to the word "humility," and there would be Kyle Simmons. He is just as MITCH MCCONNELL described him. He is a man who has loads of humility. He does not talk very often. But whenever he talks, we listen.

So I wish you the very best, Kyle, in the things you do, and I recognize that your boss, MITCH MCCONNELL, was speaking for the entire Senate in our relationships with our staff. But, of course, even though there are many relationships with our staff, I think the relationship between Senator MITCH MCCONNELL and Kyle Simmons, as we can see, is very unique.

The best of luck to you, Kyle.

SCHEDULE

Mr. REID. Mr. President, following the leader remarks of Senator McCon-NELL and myself, the Senate will proceed to a period of morning business, with Senators permitted to speak for up to 10 minutes each. We are going to lay down our jobs bill today so we can begin its consideration when we return after the recess. There is no question the snow has interfered with our work. It would be nice if we could say: OK, then, we are just going to move on next week and pretend next week was this week, but as I told somebody outside before I came in here, when we leave Washington, we do not go home to relax and take it easy. We have constituencies in the State of Minnesota, the State of Kentucky, the State of Illinois, the State of Nevada. We have to take care of it. We have appointments and things we have to do, and we schedule them long ahead of time.

So we are going to come back after the Presidents Day recess energized and make up for this snow day, snow week, and do the very best we can. The jobs bill we are moving forward on is not as big as the one in different elements of the legislation, but it is one that is extremely important. It is going to deal with jobs, jobs, jobs, jobs—four times—because all four elements of our jobs bill will deal with creating jobs immediately, as the Congressional Budget Office said, creating jobs immediately.

HEALTH CARE

Mr. REID. Mr. President, I do wish to comment about the health care debate. One Republican Senator said during this debate what we need is to "get out of the way and allow the market to work." Well, we had an example of it working pretty well for the insurance industry a couple days ago. In fact, a large insurance company in California, insuring almost 1 million people, individuals, decided they would raise their rates this year 39 percent—I year. I think it is fair to say it is a little above inflation.

Well, when someone talks about get out of the way and let the market work, they are talking about doing nothing. That is what it means. "Allowing the market to work" is a code word for letting greedy insurance companies—companies that care more about profits than people—get richer while people who can already barely afford their coverage lose their coverage altogether.

Cover this with the fact that these insurance companies-and this insurance company—are not subject to anv antitrust laws. The only business in America not subject to antitrust laws other than Major League Baseball is the insurance industry. So one is raising its rates by 39 percent. That is many times more than the rate of inflation. And, it is reserving the right to raise them again whenever they feel like it. Instead of just once a year, they can raise it more than once a year if they want to. They can do whatever they want, and they do pretty much whatever they want.

What does this mean? It means people will not be able to afford coverage at all in many instances. It means more people will be living one accident, one illness, one injury away from a pink slip or losing everything.

It goes without saying, in the year 2008, 750,000 bankruptcies were filed in America. Eighty percent of those bankruptcies were because of health care costs, and almost 70 percent of those people who filed because of health care costs had health insurance.

A lot of companies are hurting in this economy. But this California health care company is not one of them. Last year, its parent company raked in eight times what it made in the same quarter the year before. What is this all about?

It is not the first time we have seen this happen. Just 2 months ago, another exceedingly profitable insurance company raised its rates with the full knowledge it would mean 650,000 people would not be able to afford the coverage.

That is as many people who are in some of our States.

That is what happens when we allow the health insurance market to work the way it does. That is what happens when we sit back and wait for insurance company executives to act out of the goodness of their hearts instead of acting in the interests of their wallets. That is why we need health reform like the bills already passed in the House and in the Senate that will rein in insurance company abuses and make coverage more affordable for millions of Americans and provide coverage for some 30 million who have no health insurance.

Health care costs take up a larger slice of our economy than ever before, and it is not slowing down. In less than a decade, it is going to be \$1 of every \$5 we spend. In less than a decade, half of a family's income will be spent on health care premiums.

It doesn't have to be that way. Californians don't have to be priced out of